

Insurance Tips

Online Security

Many consumers are turning to the Internet for shopping. Whether you are buying books, toys or insurance, here are some common tips to consider:

- Be careful about online security. Be cautious about giving out any financial or personal information such as credit card numbers, medical history, address, social security number, etc. Be sure the site is secure and know what the company plans to do with the information.
- If buying insurance, be sure you are dealing with a company licensed in Kentucky. Check out the company by using the Information Search feature at our Web site <http://insurance.ky.gov/> or call DOI at 800-595-6053.
- Don't give in to high-pressure tactics. If it's a legitimate offer, it will still be there tomorrow. If the deal seems too good to be true, it probably is.
- Deal with known, reputable companies and verify that the site is "official." The Web site that is here today may be gone tomorrow - taking your money with it.
- Ask the company how it handles support if you have a problem or questions. If you are given an 800 number to call, go ahead and dial it to see how responsive the customer service representatives are. Do you feel confident that they would help you in a timely, efficient manner if you were in a crisis situation?

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp
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